

EXHIBIT A

EXHIBITS IN SUPPORT OF DEFENDANT'S SENTENCING MEMORANDUM

November 25, 2025

Your Honorable Judge Araceli Martinez-Olguin,

I want to express my deepest remorse for my actions during my time at Junior Achievement of Northern California. There is no excuse for the choices I made. I take full responsibility for the harm I caused — financially, emotionally, and to the trust that so many people placed in me. Coming to terms with that, it has been one of the most humbling and difficult experiences of my life.

When this began, I was in a very difficult place financially. I was behind on bills, overwhelmed, and scared. I made the first unauthorized transfers with the intent of repaying the money quickly, and I truly believed I would. I thought it would be a temporary solution to an immediate crisis. But over time, things spiraled. I became dependent on those transfers to maintain a lifestyle I had never experienced before — and one that I desperately wanted to give my daughter. I see now that this desire blinded me and led me further down a path I should never have taken. It was never supposed to continue, let alone go on for years. I never intended for it to reach the point it did. But it did and that is entirely my fault.

These past months of reflection have forced me to confront a painful truth: my actions did far more than create monetary loss. They took away opportunities from students who needed and deserved them. Junior Achievement changes young lives, teaching financial literacy, career readiness, and entrepreneurship in ways that give students confidence, stability, and hope for their future. By misusing funds, I contributed to fewer students receiving those life-shaping experiences, and that realization will stay with me forever.

I also recognize how deeply my conduct harmed the organization's credibility and the trust that donors, volunteers, partners, and employees placed in it. These were people who devoted their time and resources because they believed in the mission and in the promise that their contributions were strengthening the community. My actions betrayed that trust. It is painful and honestly shameful to acknowledge that I damaged relationships others worked for years to build, and that I created doubt where there should have been confidence and unity.

Part of what has made this process so difficult is accepting how I am now perceived. I know I am responsible for that. I was in denial for a long time, telling myself I could fix things, that it wasn't as bad as it truly was. I didn't want to see myself as the "bad person," and for too long I avoided confronting the full impact of my actions. But this process has forced me to face the truth: I caused harm. And accepting all the ripple effects of that harm on the community, on JA, on the people who trusted me has been deeply painful, but necessary.

The hardest consequence of all has been the impact on my daughter. She has always been the center of my world. My greatest hope was to give her stability, opportunity, and a parent she could be proud of. Instead, my actions caused her to question the trust and security she should have always had in me. Facing the disappointment in her eyes has been the most devastating part of this experience. Rebuilding her trust is now my most important personal commitment. I understand that it will take honesty, accountability, and consistency to earn back what I broke.

I fully accept responsibility for my actions and for the consequences that follow. I understand far more clearly now how many people, programs, and lives were affected by my decisions. I am committed to continuing the hard work of reflection, personal change, and growth so that nothing like this ever happens again. My goal is to become someone worthy of trust for the community I harmed, for my daughter, and for myself.

Thank you for taking the time to consider my words. I am profoundly remorseful for the harm I caused to Junior Achievement, to donors, volunteers, employees, the community, and most of all, to my daughter. Moving forward, I will live each day with a commitment to integrity, responsibility, and rebuilding what I have broken.

Respectfully,

A handwritten signature in black ink, appearing to read "Carrie Grant". The script is fluid and cursive, with the first name "Carrie" being more prominent than the last name "Grant".

Carrie Grant

EXHIBIT B

EXHIBITS IN SUPPORT OF DEFENDANT'S SENTENCING MEMORANDUM

Montana Lason

[REDACTED]

[REDACTED]

11/3/2025

The Honorable Judge Martinez Olguin

United States District Court

Re: U.S. v. Carrie Grant (CR 24-403-AMO)

Dear Your Honor,

My name is Montana Lason, and I am writing this letter on behalf of my mom, Carrie Grant. I know she has pleaded guilty to financial fraud, and I understand the seriousness of her actions. I am not writing to excuse what happened, but to share who my mother truly is, the character she has shown throughout her life, and the positive impact she has always had on me and others. I know she accepts responsibility, feels genuine remorse, and is committed to learning from this experience.

My mom is not only my mother but also my best friend and my rock. She has always been the most loving, dependable, and selfless person in my life. No matter how difficult things became, she stayed strong for me. When my dad's behavior was unpredictable or aggressive, my mom made it her mission to protect me from the chaos. She would take me out of the house, sometimes just to the park or to walk around Target simply to give me a sense of peace and normalcy. She always shielded me, even when she was struggling inside.

Growing up, I didn't realize how stressful it was for both of us living in a toxic environment with my father. My mom never let me feel the heaviness of what she was carrying. My happiness was always her priority. She worked hard to keep a strong front, to make me feel safe, and to remind me that life still had small moments of joy. Looking back as an adult, I see now how incredibly strong she is.

My mom has always been a hard worker, often working long hours or multiple jobs so she could provide everything I needed. Even when she was exhausted, she still showed up for me helping with school projects, cooking dinner, or simply sitting with me to talk about my day. She never missed a milestone in my life. She has always been my biggest supporter, the person who celebrates my accomplishments and comforts me

through setbacks. Her love has never wavered, and I've always felt like she is proud of me, which is the best feeling a daughter can have.

Some of my favorite memories are from times when we had very little, but my mom still made life feel special. She baked cakes from scratch, made holidays meaningful, and decorated our home with whatever she could find. To this day, holidays are still our favorite time because of the magic she always created. Even if it was just her and me, she made sure the house felt warm and festive. Her creativity and determination made me feel loved regardless of our circumstances.

Although I grew up as an only child, I never once felt alone. My mom filled our home with love, laughter, and a sense of safety that made even ordinary days feel special. My friends used to ask if they could come over not just to see me, but to be around her. Many of them preferred staying at our house because she made everyone feel seen, safe, and cared for. She became a second mom to more kids than just me.

A memory that stands out is how many times I would procrastinate and suddenly tell her I had a school project due the very next day. No matter how tired she was or what kind of day she had, she would take me to the dollar store to get everything I needed and stay up late with me to finish it. She never made me feel bad or annoyed, she just wanted me to succeed. Those moments showed me how deeply she cared and how she always put my needs before her own.

I recently got engaged, and as I begin planning my future, I can't imagine reaching these milestones without my mom. The thought of dress shopping or walking down the aisle without her is devastating. She's the person I've always turned to for guidance, reassurance, laughter, and love. She has taught me strength, kindness, resilience, and the importance of staying positive even when life feels impossible.

I know my mom made a serious mistake, but I also know her heart. She has always been compassionate, hardworking, and willing to help anyone; family, friends, coworkers, or neighbors whenever they were going through a hard time. She fully accepts responsibility for her actions and has expressed deep remorse. I truly believe this experience has changed her, and I know she will never find herself in this situation again. My mom has so much more good to give to the world.

Thank you for taking the time to read my letter and for considering my perspective. My mom means everything to me, and I respectfully ask the Court to consider her long history of love, sacrifice, and positive character in determining her sentence. I hope you can see the same good in her that I have been blessed to see my entire life.

Sincerely,

Montana Lason

Your Honor,

My name is Connor Kincaid, and I am writing in support of Carrie Grant. I understand that Carrie has pled guilty in this case. I know the seriousness of that, and I still wanted to write because of the role she has played in my life and in the life of my fiancée, Montana.

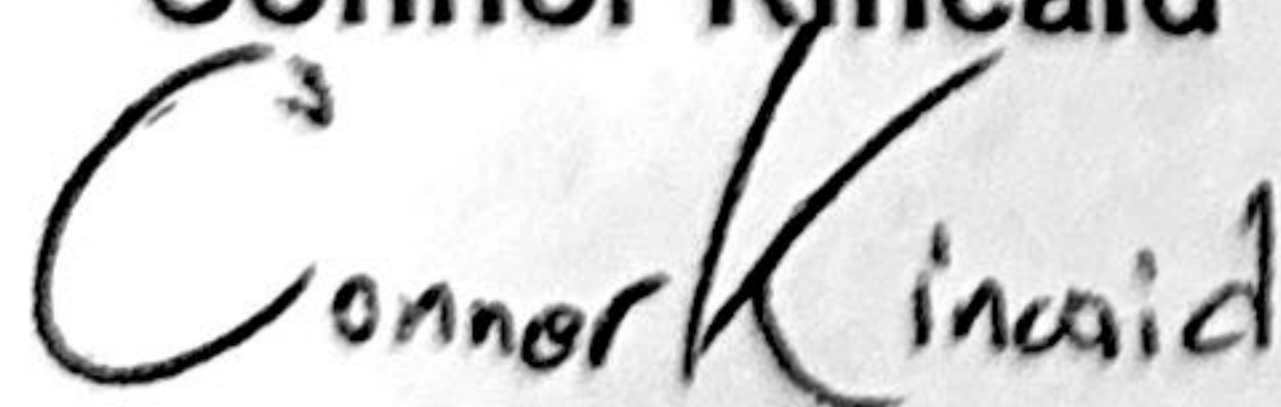
I lost my mother when I was three, and growing up I never really had that kind of maternal presence or guidance. In 2020, I also lost my ex-girlfriend to leukemia, which was another difficult loss that shaped my life. I met my fiancée, Montana, later that same year, and over the past several years, Carrie has been the closest thing I have ever had to a mother. She welcomed me into her home and family without hesitation. She has been there through every milestone, setback, and challenge. For the past three years, we have lived with Carrie. During that time, she helped us keep our lives stable in ways that I don't take for granted. She has helped us maintain our home, has cooked for us, has supported us emotionally, and has helped us financially when we were struggling to make ends meet here in the Bay Area. I am a college student studying history to become a teacher, something Carrie consistently encouraged me to pursue. She helped me with job applications, college applications, and interview preparation, and she never once asked for anything in return. She has always been generous with her time and efforts, even when she was dealing with her own personal stresses.

Carrie is also very much the emotional foundation for my fiancée. They have a bond that has always been close, and I have seen firsthand how deeply they support one another. As we prepare to get married within the next two years, the presence of family is incredibly important to both of us. Carrie has also been a caregiver to our two dogs, treating them as part of the family with the same warmth and affection she shows to us. I have seen Carrie's kindness, patience, and willingness to help others in everyday life. She has shown me what a supportive family looks like, and she has shaped the home my fiancée and I are building together. Despite the circumstances of this case, those qualities of care, stability, and love have been very real and very impactful in our lives.

Your Honor, I understand that Carrie has committed a serious crime. I only ask that, as you consider the appropriate sentence, you also take into account the many good qualities she has shown: her compassion, her support for her family, and the meaningful role she has had in shaping my life and the life of her daughter. She has been a mother to me when I had none, and she has been our family's steady, caring presence.

Thank you for taking the time to read my letter.

Respectfully,
Connor Kincaid

A handwritten signature in black ink that reads "Connor Kincaid". The signature is written in a cursive, flowing style, with the first letter of each word being capitalized and prominent.

Your Honor,

My name is Nicole West, and I am writing to offer a character reference for Carrie Grant, whom I have had the privilege to know for twenty years. I understand that Ms. Grant has pled guilty to a financial fraud offense, and am well aware of the seriousness of that conduct. Despite this, I would like to share my personal experiences with her and the profoundly positive role she has played in my life.

Carrie has always been a second mother to me, as she managed to give me the much-needed support and attention every child needs. My home environment during my upbringing was often tense as I had an overextended father and an emotionally unpredictable mother. Carrie understood this dynamic well, and never hesitated to open her home to me which gave me a sanctuary to escape the toxicity of my home life. As a child who often felt invisible in my own home, Carrie's presence gave me the opportunity to form an authentic and healthy bond with a maternal figure—something I had not previously experienced. She never fell short of treating me as if I were her own child, providing me with a sense of security, structure, and emotional stability that I could not reliably find elsewhere.

Beyond her role in my life, she has long been an active contributor to our community. She led our Girl Scout troop, coordinated volunteer activities, and served as the softball team mom. She regularly transported me to practices and tournaments ensuring I would be able to participate fully. These few examples reflect the consistent effort, genuine care and hands-on involvement with the community, children and families surrounding her.

While I understand the seriousness of the offense before the Court, I hope my perspective provides meaningful insight into the many positive attributes that define her outside of this case. Her absence would be profoundly felt by those closest to her, especially by her daughter, Montana as she has always been a devoted and constant presence in her life.

Thank you for considering my reflections as you evaluate Ms. Grant's character.

Respectfully,

A handwritten signature in black ink that reads "Nicole West". The signature is written in a cursive, flowing style with a long horizontal stroke at the end.

Nicole West

Julie & Mark Grant
[REDACTED]
[REDACTED]

Your Honor Judge Martinez-Olguin,

We are writing to you on behalf of our daughter, Carrie Lynne Grant.

We realize that she has pled guilty to wire fraud and while this is a serious offense, we support her.

Carrie is a good person. Growing up we never had any problems with her. She had a great group of friends that were involved in good clean fun ~ no drugs, etc.

Carrie loves kids. Her brother is 15 years younger than her; she was a great big sister. She was interested in his school activities and even helped him with his Boy Scout Eagle project.

One of her first jobs was at our local pre-school, she loved working with the little ones. and always got great reviews from the head teachers. She considered teaching as a profession.

She's a great mom to her daughter, Montana. When Montana was a Girl Scout, Carrie took on the roll of troop leader and spent a lot of time working with the girls. Montana was involved in softball and Carrie became very involved supporting the team and helping the girls.

Carrie has a good heart and is very supportive of friends and family.

Carrie has committed a serious crime; I hope you will consider her many good qualities when imposing the sentence.

Sincerely,

Julie & Mark Grant

Matthew David Grant
[REDACTED]
[REDACTED]

November 4, 2025

Judge Martínez-Olguín

Re: US v. Carrie Grant, CR 24-403-AMO

Your Honor,

While I do understand that my sister, Carrie Grant, has pled guilty to wire fraud, I still do support her, and would like to tell you a little bit about growing up with her.

Being 15 years my senior, my sister has been both my sibling, and someone who took care of me growing up. Whether it was babysitting while she still lived at home, or watching me overnight, or weekends after she had moved out, she was always there to take care of me when needed. It was always fun. I didn't *have* to get watched by Carrie. I *got* to be watched by Carrie. She used to babysit others, who had the same sentiment. In fact, one of my middle school administrators at Central Middle School in San Carlos, CA made it a point to tell me how much her children enjoyed being watched by Carrie, once she figured out we were related.

Carrie also always took me to do fun things. She would take me places like Great America (theme park in Santa Clara, CA). One of my best memories was when she took me to an event at a fire station in Redwood City, CA. I got to slide down the fire pole! I doubt they'd let a kid do that now, but that was definitely one of the highlights of my childhood. Later, they converted that fire station into a library, which I ended up working at for about 6 years. Carrie would also "save" me from boring family events. Holiday dinner getting boring? She would take me to the movies. Our parents staying too long at a wedding? She'd give me a ride home. Carrie was always good for that.

Additionally, Carrie was very involved and supportive of things I was involved in like Boy Scouts (I'm an Eagle Scout). I believe she was a Girl Scout herself, and I know she was very involved and supportive of her daughter, Montana, when she was a Girl Scout. Carrie also put a lot of time into Montana's softball career, which was quite significant. But it wasn't just for Montana, she was there for all the girls on the team. Because of this, I've always seen Carrie as a mother/older-sister figure, not just for myself or her daughter, but anyone we were involved with, and those in the community.

My hope is that this letter gives a little bit of insight into Carrie as my older sister.

Thank you,



Matthew David Grant